

Listing of the Claims

The following listing of claims will replace all prior versions in this application.

1. (Currently Amended) A method of authorizing bill payments, said method comprising:
 - (a) receiving at an authorization website information entered by a consumer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;
 - ~~(b) editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~
 - (c) ~~if editing does not fail,~~ determining whether the payment should be authorized;
 - (d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;
 - (e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, **and where said electronic notification is formatted in a familiar and recognizable format of the biller such that the electronic notification appears to the consumer as if generated by the biller,** and
 - (f) sending an electronic notification to the payor that the payment has been authorized.
2. (Previously presented) A method as in claim 1 including storing in connection with said authorization website format information for each of a plurality of billers, retrieving the format information for a given biller and formatting said electronic notification in the format of the biller to whom authorization is sent.

3. (Previously Presented) A method as in claim 1 in which the information received at said authorization website includes an e-mail address for the payor, and said notification sending step comprises sending said notification in the form of an e-mail sent directly to the payor through the worldwide web.
4. (Previously Presented) A method as in claim 1 in which said determining step comprises a step selected from the group consisting of determining whether the payment will exceed the credit limit of the payor's credit or debit card, and validating the payor's bank account.
5. (Previously Presented) A method as in claim 1 in which said determining step comprises, in a request for payment from a bank account, communicating authorization, later submitting the transaction for bank clearance, and communicating failure of clearance to said biller if and when received.
6. (Previously Presented) A method as in claim 5 in which said submitting step comprises accumulating a plurality of payment requests over a period of time, and submitting them for clearance in a batch after said period of time has elapsed.
7. (Currently Amended) A method as in claim 1 including ~~the step of~~ **first pre-authorizing a given customer and a given** ~~of validating a credit or debit card to be used for payment based on cardholder information~~ and sending information of said **pre-authorization** ~~validation~~ to said biller prior to receipt of ~~any~~ **a specific** request for authorization of a **specific** payment charged to said card **from a consumer so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.**
8. (Previously Presented) A method as in claim 1 including the step of reversing said authorization at the request of the biller given prior to the end of the business day in which said

authorization was given, and notifying any bank or credit card organization to whom the payment was communicated.

9. (Previously Presented) A method as in claim 1 including the step of storing at said authorization website basic billing information for each of a plurality of customers of a given biller, giving said biller access to the billing information for each of said customers to modify said information directly, and giving each customer access to such billing information for the customer's account.

10. (Previously Presented) A method as in claim 1 including said biller sending restrict/unrestrict instructions for the account of one or more customers, and storing said instructions in association with said authorization website, and retrieving and effectuating said instructions upon the receipt of a payment request for the account.

11. (Previously Presented) A method as in claim 1 including preliminarily providing a calculation of fees to the customer in response to supplying merely the amount and the means of payment.

12. (Previously Presented) A method as in claim 1 including said biller accumulating a plurality of payments to be authorized and sending them to said authorization website in a batch by means of a function call.

13. (Currently Amended) A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information entered by a customer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

(b) ~~editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~

- (c) ~~if editing does not fail~~, determining whether the payment should be authorized;
- (d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;
- (e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and where said electronic notification is formatted in a familiar and recognizeable format of the biller such that the electronic notification appears to the consumer as if generated by the biller;
- (f) wherein said information received at said authorization website including a credit or debit card number and verification code for the card number;
- (g) and wherein said determining step including determining whether said verification code is correct.
14. (Currently Amended) A method of authorizing bill payments, said method comprising:
- (a) receiving at an authorization website information entered by a consumer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;
- (b) ~~editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails~~;
- (c) ~~if editing does not fail~~, determining whether the payment should be authorized;
- (d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;
- (e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and

where said electronic notification is formatted in a familiar and recognizeable format of the biller such that the electronic notification appears to the consumer as if generated by the biller;

(f) said information received at said authorization website including a credit or debit card number and verification code for the card number;

(g) said determining step including determining whether said verification code is correct; and

(h) sending an electronic notification to the payor that the payment has been authorized.

15. (Currently Amended) A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information entered by a consumer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

~~(b) editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~

~~(c) if editing does not fail, determining whether the payment should be authorized;~~

(d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, **and where said electronic notification is formatted in a familiar and recognizeable format of the biller such that the electronic notification appears to the consumer as if generated by the biller;**

(f) said information received at said authorization website including a credit or debit card number and verification code for the card number;

(g) said determining step including determining whether said verification code is correct;

(h) sending an electronic notification to the payor that the payment has been authorized; and

(i) storing in connection with said authorization website format information for each of a plurality of billers, retrieving the format information for a given biller and formatting said electronic notification in the format of the biller to whom authorization is sent.

16. (Currently Amended) A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information entered by a consumer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

~~(b) editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~

~~(c) if editing does not fail, determining whether the payment should be authorized;~~

(d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and

(f) assigning an identification number for each transaction for a given biller and transmitting said identification number to said biller.

17. (Previously Presented) A method as in claim 16 including storing all transaction identification numbers for each of a plurality of billers and transmitting said numbers to the appropriate biller in a report of transactions during a given period of time.

18. (Currently Amended) A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

~~(b) editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~

~~(c) if editing does not fail, determining whether the payment should be authorized;~~

(d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, **and wherein said electronic notification is formatted in a familiar and recognizeable format of the biller such that the electronic notification appears to the consumer as if generated by the biller;** and

(f) in which the information received at said authorization website includes information identifying the billing personnel responsible for the bill or bills being paid, including ~~the step of~~ storing and reporting said billing personnel to the biller when reporting the authoritarian results.

19. (Currently Amended) A method of authorizing bill payments, said method comprising:

(a) receiving at an authorization website information entered by a consumer and sent by a biller through the worldwide web identifying the payor, and specifying the amount to be paid and the account to be used in making the payment;

~~(b) editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;~~

~~(c) if editing does not fail, determining whether the payment should be authorized;~~

(d) transmitting through the worldwide web to a website of the biller authorization information authorizing the payment or refusing authorization;

(e) whereby authorization notification can be given to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, **and wherein said electronic notification is formatted in a familiar and recognizable format of the biller such that the electronic notification appears to the consumer as if generated by the biller**, and including one or more of the steps selected from the group consisting of **following**:

(f) sending an ~~electronic notification~~ **e-mail** to the payor that the payment has been authorized, **said e-mail is formatted in a familiar and recognizable format of the biller such that the e-mail appears to the consumer as if generated by the biller**;

(g) determining the correctness of the verification code of a credit or debit card used in the payment;

(h) assigning an identification number for each transaction for a given biller and transmitting said identification number to said biller; **and**

(i) determining and reporting to the biller the identity of the billing personnel with the authorization result.

20. (Currently Amended) A system for authorizing bill payments, said system comprising:

(a) an authorization web server programmed for selective communication through the worldwide web with a plurality of billers' web servers;

(b) a programmed digital computer system linked to said authorization web server to obtain authorization information from financial institutions authorizing or rejecting payment requests received at said billers' web servers from payers' computers through the worldwide web and communicating authorization information to the appropriate billers' web servers by the use of web services programming;

(c) said programmed digital computer system being programmed to edit information relating to payment requests received at said billers' web servers from payers' computers through the worldwide web; and

(d) said programmed digital computer system being programmed to send directly to the payer's computer originating the payment request an e-mail containing said authorization information, **wherein said e-mail is formatted in a familiar and recognizeable format of the biller such that the e-mail appears to the consumer as if generated by the biller.**

21. (Previously Presented) A system as in claim 20 in which said authorization information is sent to the payer's computer and the biller's web server substantially simultaneously.

22. (Previously Presented) A system as in claim 20 in which information regarding the format desired for communications to consumers on behalf of each of a plurality of billers is stored and retrieved to place the e-mail message sent to the payer in the format desired by this biller whose bill is being paid.

23. (Previously Presented) A system as in claim 20 in which said computer system is programmed to apply a transaction number to each transaction for a specific biller, store said transaction numbers, and report them to that biller.
24. (Previously Presented) A system in claim 20 in which said computer system is programmed to demand that credit/debit card verification codes be submitted with any credit/debit card payment requests, and to use the verification code together with other credit card information to protect against fraud in obtaining authorization for credit/debit card payments.
25. (Previously Presented) A system as in claim 20 in which said computer system is programmed to receive, store, and report to each biller the identity of the billing personnel responsible for obtaining the payment authorized.
26. (new) A method as in claim 13 including first pre-authorizing a given customer and a given credit or debit card based on cardholder information and sending information of said pre-authorization to said biller prior to receipt of a specific request for authorization of a specific payment charged to said card so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.
27. (new) A method as in claim 14 including first pre-authorizing a given customer and a given credit or debit card based on cardholder information and sending information of said pre-authorization to said biller prior to receipt of a specific request for authorization of a specific payment charged to said card so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.
28. (new) A method as in claim 15 including first pre-authorizing a given customer and a given credit or debit card based on cardholder information and sending information of said pre-

authorization to said biller prior to receipt of a specific request for authorization of a specific payment charged to said card so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.

29. (new) A method as in claim 16 including first pre-authorizing a given customer and a given credit or debit card based on cardholder information and sending information of said pre-authorization to said biller prior to receipt of a specific request for authorization of a specific payment charged to said card so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.

30. (new) A method as in claim 19 including first pre-authorizing a given customer and a given credit or debit card based on cardholder information and sending information of said pre-authorization to said biller prior to receipt of a specific request for authorization of a specific payment charged to said card so as to allow a biller to determine the validity of the card prior to proceeding with a transaction.